

Certificate Number: 03605-PR-DE-012221383

Bankruptcy Case Number: 09-10359



03605-PR-DE-012221383

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 3, 2010, at 3:52 o'clock PM AST, LUIS M DE LEON GUADALUPE completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: September 3, 2010 By: /s/MARIA GARCIA

Name: MARIA GARCIA

Title: BRANCH MANAGER